

Wise Words

State of Alabama • Department of Finance • Division of Risk Management

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The Health of Your Roof

Hurricane season is upon us and your roof is the first line of defense against the wind and rain that are certain to come. It is also the most vulnerable part of your building as it is constantly exposed to weather and other elements that can cause decay and deterioration placing your roof itself and contents below in jeopardy.

The very first step is recognizing the signs of a roof problem. Signs of serious problems may be apparent from the inside of the building. Should you see water stains on the ceiling, note their position in the interior. The interior position should help locate where the leak, or weak point is located on the roof itself. This must be repaired immediately; even the smallest leak can be a big sign of trouble.

- Do immediate repairs to the roof. A leaking roof in poor condition is not covered by insurance and neither are the contents under that roof;
- Clean your roofs of any material that will stop up the drains and scuppers. The roofs are engineered to shed water; there should not be prolonged standing water or ponding which can lead to deterioration.
- Cut back limbs that can scrape the roof during the wind storm or remove overhanging limbs that show possibility of falling onto the roof and puncturing it.

The best way to avoid roof-related problems and strengthen weather resistance is through regular care and preventive maintenance. Scheduling inspections every six months (Fall and Spring) is an effective way to make sure your roof is properly maintained. A little maintenance can result in a lot of savings.

Kim Huggins Named Assistant Risk Manager

Kim Huggins has recently been named Assistant Risk Manager for the Division of Risk Management. Kim began her career with DORM in 1989 as the State's first



Claims Representative just prior to the Division's creation by an act of the Legislature in 1990. She has been an integral part in the development of the many programs administered by DORM since that time.

Kim will continue in her role as Claims Manager whereby she oversees the claims operations for all lines of business. Her expanded responsibilities include assisting the Risk Manager with administrative and personnel responsibilities.

Congratulations Kim!

Wise Words

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Department of Finance,
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for the State of Alabama.



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Hank Draughon Retires

Hank Draughon, an attorney and key member of our staff, retired from state service on July 31st after serving ten years with DORM. He spent over thirty years in the private sector, much of that time as Claims Manager for the former Southern Guaranty/General Casualty Insurance Company. Hank's extensive legal and claims experience has been invaluable to DORM's staff. Whatever the issue, he seemed to know the answer!



Hank says he has enjoyed his time working with DORM and he 'hopes he was of assistance to the folks here when they needed his help.' Rest assured...Hank has always been a help to all of us and he will be missed!

Reaching Milestones in Service to the State of Alabama

We want to recognize the following Risk Management employees who have served the State of Alabama for many years. Join us in thanking these individuals for their hard work and dedication to meeting the needs of our clients within the State.

25 years	Kim Huggins, Assistant Risk Manager
25 years	Sylvia Williams, Loss Control Department
25 years	Terri Loving, Employee Injury Program
15 years	Sirena Sheridan, Employee Injury Program
15 years	Ben Spillers, Risk Manager
10 years	Gina Dismukes, Employee Injury Program
5 years	Marie Fussell, Employee Injury Program
5 years	Chris Langston, Loss Control Department
5 years	Heather Whorton, Underwriting Department
5 years	Michael McCoy, Loss Control Department
5 years	Kim Sides, Employee Injury Department
5 years	Danny Dean, Loss Control Department
5 years	Max Graham, Underwriting Manager

Send In Your Certifications

Property Certifications were mailed out in April, and they were due back to our office on **June 30th**. Your coverage and premium for FY2016 is based on the information we have on file.

Changes or additions to your property schedule should be reported to DORM's Underwriting staff IMMEDIATELY. **DO NOT WAIT** to send in changes during the annual certification. Please update any changes to your schedule throughout the year. If you have questions, please call the Underwriter assigned to your region of the state:

Southern Alabama Territory: Dale Whittle (334) 223-6139

Central Alabama Territory: Casey Dunn (334) 223-6156

Northern Alabama Territory: Heather Whorton (334) 956-7110

Auto Certificates of Insurance

The Underwriting Department at DORM has received several requests recently for Certificates of Insurance (COI) for state-owned vehicles.

DORM will provide the COI to agencies in the fiscal year 2016 packets. This information will be mailed out on October 1, 2015, and it is also available upon request.

Common Playground Maintenance Issues

Below is a list of 13 common playground maintenance issues that could result in liability problems. This is only a partial list.

The Public Playground Safety Handbook can be accessed for a complete list at www.cpsc.gov.

- Broken equipment such as loose bolts, missing end caps, cracks, etc.
- Cracks in plastics such as slides, swing sets, climbing walls, etc.
- Loose anchoring
- Hazards or dangerous debris such as broken glass, trash, exposed concrete footings, potential clothing entanglements, etc.
- Insect infestations or damage
- Problems with fall surfacing such as inadequate or displaced fall surface materials
- Holes, flakes, and/or buckling or unitary surfacing
- User modifications such as strings or ropes tied to equipment, swings looped over the top rails, equipment rearranged, etc.
- Vandalism
- Worn, loose, damaged, or missing parts such as handrails, guardrails, protective barriers, steps, rungs, etc.
- Wood splitting
- Rusted or corroded metals
- Rot



Employee Liability Coverage — GLTF and ELTF

GLTF

State employees in Alabama are provided with the benefit of liability protection through the General Liability Trust Fund (GLTF) administered by the Division of Risk Management (DORM). The GLTF provides state employees with liability coverage if a suit for monetary damage is filed against them arising from the performance of their job duties. Coverage includes liability protection while operating an automobile on state business.

ELTF

Education employees in Alabama's K-12 public schools are provided with a similar benefit through the Educators Liability Trust Fund (ELTF) administered by DORM. The ELTF provides education employees with liability coverage if a suit for monetary damage is filed against employees arising from the performance of their job duties as assigned by the local school board.



REPORT CLAIMS IMMEDIATELY!

If an event or occurrence arises in the workplace that could result in legal action, please notify the Risk Management Claims Department IMMEDIATELY!

Claims can be submitted by either calling our claims department at (334) 223-6120 or by going online at www.riskmgt.alabama.gov. Forms can be completed and submitted by fax along with any available supporting documents.

COMMON ERRORS WITH REPORTING LIABILITY CLAIMS:

1-New employees are not added to the schedule as soon as they are hired (for GLTF only). In order for the GLTF to provide coverage for state employees, the employing agency must pay a premium to DORM, and the agency must schedule each employee by job class.

2-Claims are not reported in a timely manner. Any incident that occurs in the workplace (related to your job duties) which could result in a lawsuit should be reported to your supervisor—as well as to DORM—IMMEDIATELY (at least within 30 days).

3-Inaccurate or incomplete paperwork (or not all of the requested forms are submitted). If a claim is made or suit is filed against any covered employee, the employee should immediately forward the original suit papers or other appropriate documents to the Department Director/Legal Division. They will then immediately forward a copy of suit papers, internal investigative reports, incident reports, and other similar documents, including any demand, notice, summons or other process received by the covered employee to DORM, with a copy to the Attorney General (for GLTF).

For ELTF, the covered employee should immediately forward the original suit papers or other appropriate documents to the Superintendent as well as to DORM's Claims Department. All requested information should be submitted including the employee's complete address, phone number, and last four digits of social security number.

If you have any questions about employee liability coverage, please contact our office at (334) 223-6120.